PB 2006 Budget Loan Volumes Policy Gross Commitments by Fiscal Year DRAFT

(# loans/borrowers - thousands) (\$ volume - millions) (avg loan - actual)

Ford Direct Loans

Stafford	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
#Borrowers	132	722	1,276	1,407	1,433	1,359	1,368	1,324	1,399	1,428	1,451	1,499	1,555	1,612	1,672	1,735	1,799	1,865	1,934	2,005	2,079	2,156
#Loans	137	811	1,615	1,790	1,804	1,670	1,674	1,609	1,704	1,746	1,774	1,834	1,902	1,972	2,046	2,122	2,200	2,281	2,366	2,453	2,543	2,637
\$Amount	\$585	\$3,115	\$5,614	\$6,224	\$6,146	\$5,609	\$5,830	\$5,586	\$6,014	\$6,254	\$6,588	\$6,948	\$7,509	\$8,071	\$8,417	\$8,773	\$9,144	\$9,528	\$9,933	\$10,352	\$10,786	\$11,247
Avg. Loan	\$4,281	\$3,839	\$3,477	\$3,477	\$3,406	\$3,359	\$3,482	\$3,473	\$3,528	\$3,581	\$3,713	\$3,788	\$3,948	\$4,093	\$4,114	\$4,134	\$4,156	\$4,177	\$4,198	\$4,220	\$4,242	\$4,264
Unsubsidized Stafford # Borrowers # Loans \$ Amount Avg. Loan	56 58 \$240 \$4,142	347 390 \$1,476 \$3,786	674 843 \$2,902 \$3,443	805 1,024 \$3,612 \$3,529	855 1,082 \$3,792 \$3,504	866 1,066 \$3,803 \$3,568	930 1,131 \$4,292 \$3,797	935 1,127 \$4,311 \$3,825	1,003 1,224 \$4,829 \$3,944	1,018 1,248 \$5,045 \$4,043	1,033 1,266 \$5,408 \$4,270	1,081 1,325 \$5,841 \$4,409	1,136 1,393 \$6,492 \$4,660	1,193 1,462 \$7,052 \$4,822	1,259 1,544 \$7,534 \$4,879	1,330 1,630 \$8,046 \$4,936	1,404 1,721 \$8,595 \$4,993	1,483 1,818 \$9,181 \$5,051	1,566 1,920 \$9,812 \$5,109	1,655 2,029 \$10,486 \$5,168	1,748 2,144 \$11,206 \$5,227	1,849 2,267 \$11,986 \$5,287
PLUS # Borrowers # Loans \$ Amount Avg. Loan	15	80	138	154	166	163	177	172	174	195	218	237	251	266	282	299	317	336	357	379	402	427
	15	87	163	181	195	187	206	200	201	226	252	275	291	308	327	347	368	390	414	439	466	496
	\$90	\$502	\$928	\$1,067	\$1,198	\$1,159	\$1,352	\$1,395	\$1,516	\$1,784	\$2,202	\$2,535	\$2,809	\$3,111	\$3,451	\$3,827	\$4,246	\$4,712	\$5,234	\$5,816	\$6,464	\$7,195
	\$5,840	\$5,740	\$5,684	\$5,899	\$6,154	\$6,204	\$6,573	\$6,983	\$7,538	\$7,879	\$8,720	\$9,231	\$9,653	\$10,094	\$10,558	\$11,042	\$11,552	\$12,086	\$12,649	\$13,239	\$13,861	\$14,517
Consolidated # Borrowers # Loans \$ Amount Avg. Loan	0	12	81	86	96	406	270	367	364	298	330	373	315	236	251	267	284	300	316	331	347	364
	0	12	81	86	97	410	272	370	366	299	331	375	316	237	252	268	285	302	317	333	349	366
	\$0	\$381	\$1,094	\$1,484	\$2,345	\$8,077	\$5,527	\$7,895	\$9,037	\$6,765	\$7,885	\$9,156	\$7,721	\$5,456	\$5,888	\$6,366	\$6,858	\$7,356	\$7,822	\$8,284	\$8,772	\$9,294
	\$0	\$32,370	\$13,587	\$17,214	\$24,250	\$19,708	\$20,285	\$21,327	\$24,675	\$22,628	\$23,805	\$24,429	\$24,409	\$23,016	\$23,367	\$23,729	\$24,077	\$24,397	\$24,666	\$24,909	\$25,157	\$25,409
Total_not incl. Consolidated # Student Borrowers # Parent Borrowers # Total Unduplicated Borrowers # Loans \$ Amount Avg. Loan DL Volume as a % of Total	147	815	1,451	1,618	1,668	1,625	1,668	1,634	1,723	1,734	1,761	1,829	1,908	1,989	2,079	2,173	2,271	2,374	2,482	2,596	2,714	2,840
	15	80	138	154	166	163	177	172	174	195	218	237	251	266	282	299	317	336	357	379	402	427
	163	894	1,590	1,772	1,833	1,788	1,845	1,806	1,897	1,929	1,979	2,066	2,159	2,254	2,361	2,472	2,588	2,710	2,839	2,974	3,116	3,267
	210	1,289	2,621	2,994	3,081	2,923	3,011	2,935	3,130	3,220	3,293	3,433	3,586	3,742	3,917	4,099	4,289	4,489	4,700	4,922	5,153	5,400
	\$915	\$5,093	\$9,444	\$10,903	\$11,135	\$10,571	\$11,475	\$11,292	\$12,358	\$13,083	\$14,197	\$15,324	\$16,809	\$18,234	\$19,402	\$20,646	\$21,985	\$23,422	\$24,979	\$26,654	\$28,457	\$30,427
	\$4,357	\$3,952	\$3,603	\$3,641	\$3,614	\$3,617	\$3,811	\$3,847	\$3,949	\$4,062	\$4,311	\$4,463	\$4,688	\$4,872	\$4,954	\$5,037	\$5,126	\$5,218	\$5,315	\$5,416	\$5,522	\$5,635
	3.8%	19.5%	32.2%	33.5%	33.1%	31.2%	30.7%	28.4%	27.3%	25.1%	23.9%	23.6%	23.7%	23.4%	23.4%	23.4%	23.4%	23.3%	23.3%	23.3%	23.2%	23.2%
Total, incl. Consolidated # Student Borrowers # Parent Borrowers # Consolidated Borrowers # Total Unduplicated Borrowers # Loans \$ Amount Avg. Loan	147	815	1,451	1,618	1,668	1,625	1,668	1,634	1,723	1,734	1,761	1,829	1,908	1,989	2,079	2,173	2,271	2,374	2,482	2,596	2,714	2,840
	15	80	138	154	166	163	177	172	174	195	218	237	251	266	282	299	317	336	357	379	402	427
	0	12	81	86	96	406	270	367	364	298	330	373	315	236	251	267	284	300	316	331	347	364
	163	906	1,670	1,859	1,929	2,194	2,115	2,174	2,261	2,227	2,308	2,439	2,474	2,490	2,611	2,739	2,871	3,010	3,154	3,305	3,463	3,631
	210	1,301	2,701	3,080	3,178	3,332	3,283	3,306	3,496	3,519	3,624	3,808	3,902	3,980	4,169	4,367	4,574	4,791	5,017	5,254	5,502	5,766
	\$915	\$5,474	\$10,538	\$12,386	\$13,481	\$18,648	\$17,002	\$19,188	\$21,395	\$19,848	\$22,082	\$24,480	\$24,530	\$23,691	\$25,290	\$27,012	\$28,843	\$30,778	\$32,801	\$34,938	\$37,229	\$39,722
	\$4,357	\$4,209	\$3,901	\$4,021	\$4,242	\$5,596	\$5,179	\$5,805	\$6,120	\$5,639	\$6,093	\$6,428	\$6,287	\$5,953	\$6,067	\$6,185	\$6,306	\$6,425	\$6,538	\$6,649	\$6,767	\$6,889